

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: _____

Sara C. Dillon, _____ Case No. 21-70300 JAD
Debtor(s) _____ Chapter 13

Related to Docs. #25, 30 and 38

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: Debtor
- a motion to lift stay
as to creditor _____
- Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated _____
- Amended Chapter 13 Plan dated 12/9/2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Debtor(s) Plan payments shall be changed from \$712.00 to \$571.00 per month effective August 2022; and/or the Plan term shall be changed from months to months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: The unsecured creditor pool remains 100%. Legal fees of \$1,000.00 have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 18th day of August, 2022

Dated: 8/18/2022



sjk
United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
8/18/22 10:21 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Sara C. Dillon
Debtor

Case No. 21-70300-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Aug 18, 2022

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Sara C. Dillon, 681 North Ridge Road, Shelocta, PA 15774-7320 |
| 15399573 | + Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751 |
| 15398302 | + Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940 |
| 15398304 | Empower Three Center for Health, 2525 9th Ave., Suite 2B, Altoona, PA 16602-2014 |
| 15398307 | + Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619 |
| 15398310 | + Indiana Regional Imaging, c/o Finance System of Rich, 5703 National Road East, Richmond, IN 47374-2619 |
| 15398311 | Indiana Regional Medical Center, Hospital Road, Indiana, PA 15701 |
| 15398314 | + Office of Attorney General, Collections Department, Strawberry Square, 14th Floor, Harrisburg, PA 17120-0001 |
| 15398316 | + Slippery Rock University, 1 Morrow Way, Attn: Billing/Collections, Slippery Rock, PA 16057-1399 |
| 15398322 | + UpStart Network Inc., Po Box 399372, San Francisco, CA 94139-9372 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 18 2022 23:56:05 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + Email/PDF: rmscedi@recoverycorp.com | Aug 19 2022 00:06:17 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15398297 | + Email/Text: bk@avant.com | Aug 18 2022 23:52:00 | Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112 |
| 15398301 | Email/Text: cfcbckoffice@confinco.com | Aug 18 2022 23:52:00 | Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 |
| 15398295 | Email/Text: gtercero@crossriver.com | Aug 18 2022 23:52:00 | Affirm Inc., c/o Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666 |
| 15398298 | Email/Text: cfcbckoffice@confinco.com | Aug 18 2022 23:52:00 | Celtic Bank & Continental Finance, c/o Reflex, Po Box 6812, Carol Stream, IL 60197-6812 |
| 15398299 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 18 2022 23:52:00 | Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 15398300 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 18 2022 23:52:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 15398303 | + Email/PDF: creditonebknotifications@resurgent.com | Aug 18 2022 23:55:54 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15398305 | Email/Text: GenesisFS@ebn.phinsolutions.com | Aug 18 2022 23:52:00 | FEB Destiny, c/o Genesis Card Services, Po Box 23030, Columbus, GA 31902-3030 |
| 15398306 | + Email/Text: bncnotifications@pheaa.org | Aug 18 2022 23:52:00 | Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184 |

District/off: 0315-7

User: auto

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| | | | |
|----------|--|----------------------|--|
| 15398308 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Aug 18 2022 23:52:00 | Genesis Credit/Celtic Bank/Indigo, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 15398309 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Aug 18 2022 23:52:00 | Genesis FS Card Services/Milestone, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 15418843 | Email/Text: JCAP_BNC_Notices@jcap.com | Aug 18 2022 23:52:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15412371 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 18 2022 23:56:01 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15398312 | + Email/Text: bankruptcy@marinerfinance.com | Aug 18 2022 23:52:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 15410127 | + Email/Text: bankruptcy@marinerfinance.com | Aug 18 2022 23:52:00 | Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904 |
| 15398313 | Email/Text: bankruptcydp@mcmcg.com | Aug 18 2022 23:52:00 | Midland Credit Management, Po Box 301030, Los Angeles, CA 90030-1030 |
| 15401384 | + Email/Text: bankruptcydp@mcmcg.com | Aug 18 2022 23:52:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 15398315 | + Email/PDF: cbp@onemainfinancial.com | Aug 18 2022 23:56:04 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 15418502 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 18 2022 23:55:55 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15419166 | Email/Text: bnc-quantum@quantum3group.com | Aug 18 2022 23:52:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 15409669 | Email/Text: bnc-quantum@quantum3group.com | Aug 18 2022 23:52:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 15405588 | + Email/Text: bankruptcyteam@quickenloans.com | Aug 18 2022 23:52:00 | Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 15398867 | + Email/PDF: gecsed@recoverycorp.com | Aug 18 2022 23:56:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15398317 | + Email/PDF: gecsed@recoverycorp.com | Aug 18 2022 23:55:54 | Synchrony Bank/Dick's, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15398318 | + Email/PDF: gecsed@recoverycorp.com | Aug 18 2022 23:56:04 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064 |
| 15398319 | + Email/PDF: gecsed@recoverycorp.com | Aug 18 2022 23:56:05 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15398320 | + Email/PDF: gecsed@recoverycorp.com | Aug 18 2022 23:55:55 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15398321 | + Email/Text: bncmail@w-legal.com | Aug 18 2022 23:52:00 | Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |
| 15402000 | Email/Text: bncnotifications@pheaa.org | Aug 18 2022 23:52:00 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 15418844 | ^ MEBN | Aug 18 2022 23:49:12 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: auto

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Date Rcvd: Aug 18, 2022

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| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a |
| cr | *+ | Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751 |
| 15398296 | *P++ | CROSS RIVER BANK, 2115 LINWOOD AVENUE, FORT LEE NJ 07024-5041, address filed with court;, Affirm Inc., c/o Cross River Bank, 885 Teaneck Rd., Teaneck, NJ 07666 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmllawgroup.com |
| Kenneth Steidl | on behalf of Debtor Sara C. Dillon julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmeccf@chapter13trusteedpa.com |

TOTAL: 4